

Exhibit F

3451 Hammond Avenue
PO Box 780
Waterloo IA 50704-0780

GMAC Mortgage

May 27, 2008

MARIA M THOMPSON
ELDA THOMPSON
29 GENERAL LANE
NEWARK NJ07106-0000

RE: Account Number [REDACTED] 8459
Property Address 137 ELLERY AVENUE
NEWARK NJ7106

IMPORTANT NOTICE REGARDING INTEREST RATE AND/OR PAYMENT CHANGES

The interest rate on your loan is scheduled to adjust on 8/1/2008. The new principal and interest (P&I) amount will be effective with the 9/1/2008 payment.

Projected principal balance after 8/1/2008 payment \$ 196,957.78

Previous Index Value	.000%	New Index Value	3.240%
Current Interest Rate	5.990%	New Interest Rate	6.000%
Current P&I Pmt	\$1,227.77	New P&I Pmt	\$ 1,228.98
Margin	2.750%	Escrow*	\$.00
		Total Pmt	\$ 1,228.98

Rate Next Change Date	2/1/2009
Principal and Interest Next Change	3/1/2009

*Subject to change if analysis occurs after the date of this letter.

Your new interest rate is calculated by adding the margin to the new index value, as defined in your mortgage documents. The result of this addition is subject to rounding and rate cap limitations according to the terms of your mortgage documents.

A Mortgage Account Statement will be sent under separate cover. If your payments are made through our automatic payment program, your new payment amount will be deducted on your scheduled draft date.

Page Two

IF YOU ARE IN DEFAULT AT THE TIME THIS NOTICE IS DELIVERED TO YOU, GMAC MORTGAGE, LLC WILL CONTINUE WITH THE DEFAULT PROCESS EVEN THOUGH THE INTEREST RATE AND PAYMENT AMOUNT ARE BEING ADJUSTED.

If you have further questions, please contact Customer Care at 1-800-766-4622.

**Customer Care
Loan Servicing**